

In re:
Darrel J. Smith, Jr.
Kara R. Smith
Debtors

Case No. 22-11338-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Jun 14, 2022

User: admin
Form ID: 309I

Page 1 of 2
Total Noticed: 25

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2022:

| Recip ID | Recipient Name and Address |
|----------|---|
| db/jdb | + Darrel J. Smith, Jr., Kara R. Smith, 241 Cedar Hollow, Manheim, PA 17545-9010 |
| tr | + SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606-2265 |
| 14693545 | + Lancaster General, PO Box 3555, Lancaster, PA 17604-3555 |
| 14693544 | + Lancaster General, PO Box 824809, Philadelphia, PA 19182-4809 |
| 14693546 | + Lebanon Pathology Associates, 2 Meridian Blvd FL 3, Reading, PA 19610-3202 |
| 14693548 | + N Pointe Surg Center, 170 N. Pointe Blvd, Lancaster, PA 17601-4132 |
| 14693549 | + Orthopedic Assoc. of Lancaster, 212 Willow Valley Lakes Dr., Ste 109, Willow Street, PA 17584-9668 |
| 14693550 | + PA Central FCU, 959 E. Park Dr., Harrisburg, PA 17111-2894 |
| 14693551 | PSECU, PO Box 67012, Harrisburg, PA 17106-7012 |
| 14693552 | Revco Solutions, PO Box 163333, Columbus, OH 43216-3333 |

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|---|
| aty | Email/Text: Tom@TomFleckenstein.com | Jun 15 2022 00:23:00 | THOMAS W. FLECKENSTEIN, Thomas W. Fleckenstein Attorney at Law, 1338 Malleable Road, Columbia, PA 17512 |
| smg | + Email/Text: taxclaim@countyofberks.com | Jun 15 2022 00:24:00 | Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300 |
| smg | + Email/Text: usapae.bankruptcynotices@usdoj.gov | Jun 15 2022 00:24:00 | U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 |
| ust | + Email/Text: ustpreign03.ph.ecf@usdoj.gov | Jun 15 2022 00:24:00 | United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202 |
| 14693540 | Email/Text: collectors@arresourcesinc.com | Jun 15 2022 00:24:00 | AR Resources, Inc., PO Box 1056, Blue Bell, PA 19422-0287 |
| 14693541 | + EDI: CAPITALONE.COM | Jun 15 2022 04:28:00 | Capital One Bank NA, PO Box 30281, Salt Lake City, UT 84130-0281 |
| 14693542 | + EDI: CAPITALONE.COM | Jun 15 2022 04:28:00 | Capital One Bank NA, PO Box 71083, Charlotte, NC 28272-1083 |
| 14693543 | EDI: CITICORP.COM | Jun 15 2022 04:28:00 | Citi Cards, PO Box 70166, Philadelphia, PA 19176-0166 |
| 14693547 | Email/Text: camanagement@mtb.com | Jun 15 2022 00:24:00 | M & T Bank, PO Box 619063, Dallas, TX 75261-9063 |
| 14696880 | + Email/Text: camanagement@mtb.com | Jun 15 2022 00:24:00 | M&T Bank, P.O Box 1508, Buffalo, NY 14240-1508 |
| 14693553 | + Email/Text: bankruptcyteam@quickenloans.com | Jun 15 2022 00:24:00 | Rocket Mortgage, 1050 Woodward Ave., Detroit, MI 48226-3573 |

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|-----------|--|----------------------|--|
| 14693554 | EDI: WTRRN BANK.COM | Jun 15 2022 04:28:00 | Target Card, PO Box 660170, Dallas, TX 75266-0170 |
| 14693555 | + Email/Text: bankruptcydepartment@tsico.com | Jun 15 2022 00:24:00 | Transworld System, PO Box 15618, Dept.33, Wilmington, DE 19850-5618 |
| 14693556 | EDI: WFFC.COM | Jun 15 2022 04:28:00 | Wells Fargo, PO Box 10335, Des Moines, IA 50306-0335 |
| 14695917 | + EDI: WFFC.COM | Jun 15 2022 04:28:00 | Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St Louis Park, MN 55426-4938 |
| TOTAL: 15 | | | |

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 16, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 14, 2022 at the address(es) listed below:

| Name | Email Address |
|--------------------------------|---|
| REBECCA ANN SOLARZ | on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com |
| SCOTT F. WATERMAN (Chapter 13) | ECFMail@ReadingCh13.com |
| THOMAS W. FLECKENSTEIN | on behalf of Joint Debtor Kara R. Smith Tom@TomFleckenstein.com |
| THOMAS W. FLECKENSTEIN | on behalf of Debtor Darrel J. Smith Jr. Tom@TomFleckenstein.com |
| United States Trustee | USTPRegion03.PH.ECF@usdoj.gov |

TOTAL: 5

| | | |
|--|----------------------------------|---|
| Information to identify the case: | | |
| Debtor 1: | <u>Darrel J. Smith Jr.</u> | Social Security number or ITIN: xxx-xx-3445 EIN: -- -- |
| | First Name Middle Name Last Name | |
| Debtor 2: | <u>Kara R. Smith</u> | Social Security number or ITIN: xxx-xx-2336 EIN: -- -- |
| (Spouse, if filing) | First Name Middle Name Last Name | |
| United States Bankruptcy Court: | Eastern District of Pennsylvania | Date case filed for chapter: 13 5/24/22 |
| Case number: | 22-11338-pmm | |

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

| | About Debtor 1: | About Debtor 2: |
|---|--|--|
| 1. Debtor's full name | Darrel J. Smith Jr. | Kara R. Smith |
| 2. All other names used in the last 8 years | | |
| 3. Address | 241 Cedar Hollow Manheim, PA 17545 | 241 Cedar Hollow Manheim, PA 17545 |
| 4. Debtor's attorney Name and address | THOMAS W. FLECKENSTEIN Thomas W. Fleckenstein Attorney at Law 1338 Malleable Road Columbia, PA 17512 | Contact phone 717-333-4053 Email: Tom@TomFleckenstein.com |
| 5. Bankruptcy trustee Name and address | SCOTT F. WATERMAN (Chapter 13) Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606 | Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com |
| 6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov . | United States Bankruptcy Court Office of the Clerk, Gateway Building 201 Penn Street, 1st Floor Reading, PA 19601 | Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M.; Reading Office -- 8:00 A.M. to 4:30 P.M. Contact phone (610)2085040 Date: 6/14/22 |

For more information, see page 2

Case number **22-11338-pmm**

The Mtg of Creditors will be conducted, via video conference. All interested, parties shall contact the Trustee, for connection details.

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Filing deadline: 11/20/22

Filing deadline: 30 days after the conclusion of the meeting of creditors

Confirmation of a chapter 11 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.